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May 26th, 1914

A. J. Meiklejonn, Esq.,

Vice-President Life Underwriters Association of Canada.

Dear Sir:

I have to thank you for your kind letter and the invitation to speak at the Annual Convention of the Life Underwriters Association of Canada, which is to be held in Halifax at the end of the coming July. I regret that I am unable to accept your invitation as I expect to be in Europe during July and August. I need not say that it would give me pleasure to attend your Convention, especially as it is meeting in Halifax, which was my home for fifteen years.

With kind regards, I am,

Yours sincerely,

President.